

Administrative Support Occupations, Including Clerical

Adjusters, Investigators, and Collectors

(O*NET 21921, 53123, 53302, 533113, 53314, 53502, and 53508)

Significant Points

- A high school education is sufficient to qualify for most positions, but employers prefer to hire college graduates as claim representatives.
- Projected employment change varies by occupation—the number of adjustment clerks is expected to grow faster than average as businesses emphasize good customer relations, whereas welfare eligibility clerks will likely decline in number because of welfare reform legislation.

Nature of the Work

Adjusters, investigators, and collectors perform a wide range of functions, but their most important role is acting as intermediaries with the public. Insurance companies, department stores, banks, and social services agencies employ adjusters, investigators, and collectors to deal with the challenges they face such as handling complaints, interpreting and explaining policies or regulations, resolving billing disputes, collecting delinquent accounts, and determining eligibility for governmental assistance. The variety of titles and responsibilities in this grouping of occupations can be categorized into claim representatives, insurance processing clerks, adjustment clerks, bill and account collectors, and welfare eligibility workers and interviewers.

Claim Representatives. Insurance companies investigate claims, negotiate settlements, and authorize payments to claimants. *Claim representatives* do this work. When a policyholder files a claim for property damage or a hospital stay, for example, the claim representative must initially determine whether the customer's insurance policy covers the loss and the amount of the loss covered. They then must determine the amount to pay the claimant.

In life and health insurance companies, claim representatives are typically called *claim examiners*. Claim examiners usually specialize in group or individual insurance plans and in hospital, dental, or prescription drug claims. Examiners review health-related claims to see if the costs are reasonable based on the diagnosis. They check with guides that provide information on the average period of disability for various causes, expected treatments, and average hospital stay. Examiners will then either authorize the appropriate payment or refer the claim to an investigator for a more thorough review. Claim investigators look into any contestable claims.

Claim representatives working in life insurance review the causes of death, particularly in the case of an accident, as most life insurance companies pay additional benefits if the death is due to an accident. They may also review new applications for life insurance to make sure applicants have no serious illnesses that would prevent them from qualifying for insurance.

In the property and casualty insurance area, claim representatives handle minor claims filed by automobile or homeowner policyholders. These workers (also called "inside adjusters" or "telephone adjusters") contact claimants by telephone or mail to obtain information on repair

costs, medical expenses, or other details the company requires. Many companies centralize this operation through a drive-in claims center, where the cost of repair is determined and a check is issued immediately. More complex cases, usually involving bodily injury, are referred to senior representatives, adjusters, or claim examiners. Cases may also be referred to "independent adjusters" who work for independent adjusting firms not affiliated with a particular insurance company. Some adjusters work with multiple types of insurance. Others specialize in homeowner claims, business losses, automotive damage, product liability, or workers' compensation. Material damage adjusters inspect automobile damage and use the latest computerized estimating equipment to prepare estimates of the damage.

In all of these specialties, claim adjusters primarily plan and schedule the work required to process a claim. They investigate claims by interviewing the claimant and witnesses, consulting police and hospital records, and inspecting property damage to determine the extent of the company's liability. The information from this work, including photographs and written or taped statements, is included in a report that is used to evaluate a claim. When the policyholder's claim is legitimate, the claim adjuster negotiates with the claimant and settles the claim. When claims are contested, adjusters may testify in court.

Claim representatives, adjusters, and examiners are making more use of computers to keep records of clients and actions taken in various claims. Most work on desktop computers, and many use portable laptop computers to enter or access information when they are on assignment away from their offices.

Insurance Processing Clerks. Processing new insurance policies, modifying existing policies, and recording claims is the work of *policy processing clerks*. Using computers, they process new policies by first reviewing the insurance application to ensure that all the questions have been answered. After underwriters have reviewed an application and the company determines that it will issue a policy, a policy processing clerk prepares the necessary forms and informs the insurance sales agent of the application's status. Policy processing clerks also update existing policies—such as a change in beneficiary, amount of coverage, or type of insurance—and recalculate premiums. They then mail correspondence notices regarding changes to the sales agent and policyholder. Policy processing clerks maintain computer files for each policyholder, including policies that are to be reinstated or canceled.

The majority of policy processing clerks work for insurance agencies, where they are usually referred to as customer service representatives. In this capacity, they perform a number of duties in addition to processing policies for customers. Customer service representatives also take calls from clients, answer questions, process changes to the policies, submit applications to the insurance carriers, and obtain information on claims.

Most of the remaining policy processing clerks work for large insurance companies. For many of them, the job is becoming more customer service related as more carriers deal directly with the public. These clerks usually work in call centers, in which they take policy information from current customers and enter it directly into the computer. Other policy processors handle policy changes initiated primarily by the insurance company.

Another type of insurance processing clerk is the *claims clerk*, also called *claims interviewer* or *claims processor*. These clerks obtain information from policyholders regarding claims from fire damage, personal injury or illness, or an automobile accident, for example. They are primarily responsible for getting the necessary

information on a claim, such as specific details of an accident. This is usually done over the telephone while the claims clerk simultaneously enters the information into a computer. If information regarding the claim is missing, a claims clerk will call or write the insured or other party for the missing information. Once the information is entered, the claims clerk forwards the claim for payment or to a claim representative, who will further examine the claim. In addition to taking information, some claims clerks can pay small claims, direct insureds to auto repair facilities or local contractors to make home repairs, and may give limited direction to insureds on how to proceed with the claim in emergencies.

Adjustment Clerks. Investigating and resolving customers' complaints about merchandise, service, billing, or credit rating is done by *adjustment clerks*. They may work for banks, department stores, insurance companies, and other large organizations that sell products and services to the public. They are more commonly referred to as customer service representatives or customer complaint clerks.

Adjustment clerks examine all pertinent information to determine if a customer's complaint is valid. In department stores, this may mean checking sales slips, warranties, or the merchandise in question. In banks, these clerks might review records and videotapes of automated teller machine transactions. For insurance carriers, they may review the terms of the policies to see if a particular loss is covered. Regardless of the setting, these clerks get information—in person, by telephone, or through written correspondence—from all parties involved.

After evaluating the facts, adjustment clerks attempt to remedy the situation by exchanging merchandise, refunding money, crediting customers' accounts, or adjusting customers' bills. Adjustment clerks ensure that the appropriate changes are set in motion and follow up on the recommendations to ensure customer satisfaction. To prevent similar complaints in the future, they may recommend improvements in product, packaging, shipping, service, or billing methods and procedures. Adjustment clerks keep records of all relevant matters, using them to prepare reports for their supervisors.

In many organizations, adjustment clerks investigate billing errors and other customer complaints. They also respond to many types of inquiries from customers, including taking orders, canceling accounts, or simply providing information on the company's products and services. These requests may be handled immediately over the phone or may require the adjustment clerk to send a letter to the customer.

Bill and Account Collectors. Sometimes called collection agents, *bill and account collectors* ensure that customers pay their overdue accounts. Some are employed by third-party collection agencies, while others, known as "in-house collectors," work directly for the original creditors, such as department stores, hospitals, or banks.

The duties of bill and account collectors are similar in the many different organizations in which they are employed. First, collectors attempt to locate and notify customers of delinquent accounts, usually over the telephone, but sometimes by letter. When customers move without leaving a forwarding address, collectors may check with the post office, telephone companies, credit bureaus, or former neighbors to obtain their new address. This is called "skiptracing."

Once collectors find the debtor, they inform them of the overdue account and solicit payment. If necessary, they review the terms of the sale, service, or credit contract with the customer. Collectors also may attempt to learn the cause of the delay in payment. Where feasible, they offer the customer advice on how to pay off the debts, such as by taking out a bill consolidation loan. However, the collector's objective is always to ensure that the customer first pays the debt in question.

If a customer agrees to pay, collectors record this commitment and check later to verify that the payment was indeed made. Collectors may have authority to grant an extension of time if customers ask for one. If a customer fails to respond, collectors prepare a statement indicating this for the credit department of the establishment. In more extreme cases, collectors may initiate repossession proceedings, service disconnections, or hand the account over to an attorney for legal action. Most collectors handle other administrative functions for the

accounts assigned to them. This may include recording changes of addresses, and purging the records of the deceased.

Collectors use computers and a variety of automated systems to keep track of overdue accounts. Collectors usually work at video display terminals that are linked to computers. In sophisticated predicted dialer systems, a computer dials the telephone automatically and the collector speaks only when a connection has been made. Such systems eliminate time spent calling busy or non-answering numbers. Many collectors use regular telephones, but others wear headsets like those used by telephone operators.

Welfare Eligibility Workers and Interviewers. *Welfare eligibility workers and interviewers*—sometimes referred to as intake workers, eligibility specialists, family investment counselors, or income maintenance specialists—determine who may receive welfare and other types of social assistance. Welfare eligibility workers and interviewers work with various public assistance programs. The best known are Aid to Families with Dependent Children, Medicaid, and Food Stamps. Depending on local circumstances, they may also work with other programs, such as those for public housing, refugee assistance, and fuel assistance. Although the majority work for State and local governments, a number of eligibility workers work in hospitals and physician offices where they interview patients regarding their eligibility for government assistance.

Many welfare eligibility workers and interviewers specialize in an area such as housing, but most are responsible for several areas. They also may assist social workers by informing them of pertinent information they have gathered during their interviews with applicants.

The primary task of these workers is interviewing and investigating applicants and recipients of public assistance. Based on the personal and financial information they obtain and the rules and regulations of each program, they initiate procedures to grant, modify, deny, or terminate individuals' eligibility for various aid programs. This information is recorded and evaluated to determine the amounts of the grants.

These workers often provide information to applicants and current recipients. For example, they may explain and interpret eligibility rules and regulations or identify other resources available in the community for financial or social welfare assistance. Eligibility workers also keep track of those on welfare, making sure recipients attend job training classes and seek employment. More experienced eligibility workers may help train new workers. In addition, they may be assigned to special fraud-detection units.

The authority of welfare eligibility workers and interviewers varies from one jurisdiction to another. In some places, senior workers are authorized to decide on an applicant's eligibility, subject to review by their supervisor. In other places, they can only make recommendations to their supervisors, who in turn make the ultimate decision.



Insurance adjusters review claims and determine an appropriate settlement.

An increasing number of jurisdictions are using computers to improve worker productivity and to reduce the incidence of welfare fraud. In these settings, welfare eligibility workers enter information into a computer as they interview applicants and recipients. In the most advanced systems, the computer terminal prompts them with a variety of questions to ask during an interview.

Although these workers usually interview applicants and recipients who visit their offices, they may make occasional home visits, especially if the applicant or recipient is elderly or disabled. They may also check with employers or other references to verify answers and get further information.

Working Conditions

Although adjusters, investigators, and collectors share many working conditions, differences exist in the various segments of this grouping of workers. Most claim representatives work a standard 5-day, 40-hour week and work in a typical office environment. However, many others work evening shifts and on weekends. As insurance companies place more emphasis on customer service, they are providing more claim services around the clock. This means that a growing number of claim representatives may work evenings and weekends staffing claims centers, many of which are open 24 hours a day, 7 days a week. Many claim adjusters, on the other hand, work outside the office, inspecting damaged buildings and automobiles. Occasionally, experienced adjusters are away from home for days when they travel to the scene of a disaster—such as a tornado, hurricane, or flood—to work with local adjusters and government officials. Some adjusters are on emergency call in the case of such incidents. Material damage adjusters can work at local claim centers where policyholders take their cars for estimates of damage. In general, adjusters are able to arrange their work schedule to accommodate evening and weekend appointments with clients. This accommodation may result in adjusters working 50 or 60 hours a week. Some report to the office every morning to get their assignments while others simply call from home and spend their days traveling to claim sites. This enables some adjusters to work independently.

Most insurance processing clerks work 40 hours a week in an office. Many of these workers sit at video display terminals and enter or access information while the customer is on the telephone. Because most companies provide 24-hour claim service to their policyholders, some claim clerks work evenings and weekends. Many claim clerks work part time.

Adjustment clerks or customer service representatives are increasingly available in the evenings and on weekends, particularly the growing number of clerks who work for catalog and Internet retailers. These clerks usually work in call-center environments, taking calls from customers 24 hours a day, 7 days a week. Other adjustment clerks work in the offices of businesses and work standard business hours.

Bill and account collectors, and welfare eligibility workers and interviewers work in offices, usually during regular business hours. However, some collectors work evenings and weekends when clients can be more easily reached. Some bill and account collectors work part time, while others can work as temporaries for collection agencies. Dealing with upset or angry clients is often part of the daily routine in these jobs, making the work stressful at times.

Employment

Adjusters, investigators, and collectors held about 1.5 million jobs in 1998. The following tabulation shows the percent distribution of employment by detailed occupation:

Adjustment clerks	33
Bill and account collectors	21
Insurance policy processing clerks	12
Insurance adjusters, examiners, and investigators	12
Insurance claim clerks	11
Welfare eligibility workers and interviewers	7
Claims examiners, property and casualty insurance	3
All other adjusters and investigators	1

Insurance companies employ the vast majority of claim adjusters, examiners, investigators, policy processing clerks, and claim clerks. Hospitals and physician offices and independent adjusting and claims processing firms employ the remainder.

Adjustment clerks are found throughout the economy; however, they are concentrated in the wholesale and retail sectors. Wholesalers, department stores, or catalog and Internet retailers employ nearly 1 out of 4 adjustment clerks. Insurance companies, airlines, hospitals, and telephone companies are other major employers of these workers.

About 1 in 5 bill and account collectors works for a collection agency. Many others work in banks, department stores, governments, and other institutions that lend money and extend credit.

Around 3 of every 4 welfare eligibility workers and interviewers work for Federal, State or local government agencies. Most of those not employed by government work for private social service agencies and medical facilities.

Training, Other Qualifications, and Advancement

Training and entry requirements vary widely for adjuster, investigator, and collector jobs. A high school education is sufficient to qualify for most insurance processing clerk, adjustment clerk, and bill and account collector positions, while a bachelor's degree is preferred for most claim representative positions. While some college education is preferred for adjuster or welfare eligibility worker or interviewer positions, many people qualify for these positions on the strength of related prior work experience. Because a significant and growing proportion of adjusters, investigators, and collectors use computers, word processing and other computer skills are helpful.

Claim Representatives. Most companies prefer to hire college graduates for claim representative positions. Entry level workers may be hired without college coursework, however, if they have specialized experience. For example, people with knowledge of automobile mechanics or body repair may qualify as material damage adjusters and those with extensive clerical experience might be hired as inside adjusters. Both adjusters and examiners should be problem solvers and enjoy working with details.

No specific college major is recommended for these occupations. An adjuster, though, who has a business or an accounting background might specialize in claims of financial loss due to strikes, breakdowns in equipment, or damage to merchandise. College training in engineering is helpful in adjusting industrial claims, such as damage from fires and other accidents. A legal background is helpful in handling workers' compensation and product liability cases. Knowledge of computer applications is also extremely important for all claim representatives.

Six States require independent or public adjusters to be licensed. Applicants in these States usually must comply with one or more of the following: Pass a licensing examination covering the fundamentals of adjusting; complete an approved course in insurance or loss adjusting; furnish character references; be at least 20 or 21 years of age and a resident of the State; and file a surety bond.

Because they often work closely with claimants, witnesses, and other insurance professionals, claim representatives must be able to communicate effectively with others. Some companies require applicants to pass a series of written aptitude tests designed to measure communication, analytical, and general mathematical skills. They must also understand Federal and State insurance laws and regulations.

Most large insurance companies provide classroom training for entry level claim adjusters and examiners. For example, material damage adjusters may be offered classes about automobile body construction, analysis of collision data, repair cost estimation, and computerized estimating equipment.

Workers also may receive training through courses offered by the Insurance Institute of America, a nonprofit organization offering educational programs and professional certification to persons in the property-liability insurance industry. The Insurance Institute of America offers an Associate in Claims designation upon successful completion of four essay examinations. Adjusters can prepare for the examination

through independent home study or company and public classes. The Institute also offers a certificate upon successful completion of the Introduction to Claims program and an examination. In addition, the International Claim Association offers a program on life and health insurance claim administration. Completion of the 6-examination program leads to the professional Associate, Life, and Health Claims designation.

Beginning adjusters and examiners work on small claims under the supervision of an experienced worker. As they learn more about claim investigation and settlement, they are assigned larger, more complex claims. Trainees are promoted as they demonstrate competence in handling assignments and as they progress in their coursework. Employees who demonstrate competence in claim work or administrative skills may be promoted to claims approver or claims manager. Other claim representatives are promoted to claim investigators.

Insurance Processing Clerks. A high school education is sufficient for most policy processing and customer service positions. For customer service jobs, applicants must possess excellent communication and customer service skills. All candidates should be familiar with computers and be able to type well. Previous office or customer service experience is also an asset.

A few experienced insurance processing clerks may be promoted to a clerical supervisor position. Advancement to a claim representative or an underwriting technician position is possible for clerks who demonstrate potential, have college coursework, or have taken specialized courses in insurance. Many companies offer training for their employees so they can acquire the knowledge necessary to advance.

Policy processing clerks working in customer service jobs can advance their career by obtaining the Certified Insurance Service Representative (CISR) designation administered by the Society of Certified Insurance Service Representatives. To earn the designation, applicants must attend five one-day classes and pass an examination at the end of each class.

Adjustment Clerks. Many employers do not require any formal education for adjustment clerk positions. Instead, they look for people who can read and write well and who possess good communication and interpersonal skills. Computer skills are also important. Foreign language skills are an asset for those adjustment clerks working in call centers handling a variety of callers from throughout the country.

Adjustment clerk is an entry level position in some, but not all, organizations. Depending on their assignment, new adjustment clerks may receive training on the job from a supervisor or an experienced coworker, or they may enter a formal training course offered by the organization. As companies strive for better customer service, training is becoming more important, covering such topics as how to use the company's computers, what standard forms to use, whom to contact in other departments of the organization, and how to deal with customers.

Bill and Account Collectors. While a high school diploma is sometimes required for bill and account collector positions, formal education beyond high school is not stressed. Prior experience in the field of telemarketing or as a telephone operator is helpful, as is knowledge of the billing process. Employers seek individuals who speak clearly and who are persistent and detail-oriented.

Employers normally provide training to new bill and account collectors. This training, which may last up to a couple of months, is usually conducted in a classroom or on the job. Although not required by law, many employers also require their collectors to get certified through the American Collectors Association (ACA). ACA seminars concentrate on current State and Federal compliance laws. Since most States recognize these credentials, ACA-certified collectors have greater career mobility. In training seminars, employers use videotapes, computer programs, role-playing, and hands-on experience. New collectors learn about locating customers, billing procedures, and most importantly, communications and negotiation. Learning to use the firm's computer and telephone systems is also an integral part of their training. Successful bill and account collectors may become supervisors. Some even start their own collection agencies.

Welfare Eligibility Workers and Interviewers. Hiring requirements for welfare eligibility workers and interviewers vary widely. Depending on the jurisdiction, applicants may need a high school diploma, associate degree, or bachelor's degree. Work experience in a closely related field—such as employment interviewing, social work, or insurance claims—may also qualify one for this job. In parts of the country with a high concentration of non-English speaking people, fluency in a foreign language may be an advantage.

Because they deal with people who are in difficult economic circumstances, welfare eligibility workers and interviewers should be compassionate and empathetic. They must be detail-oriented and able to follow the numerous procedures and regulations regarding eligibility. Welfare eligibility workers also must be very organized because they work under tight deadlines and often have large caseloads.

After they are hired, eligibility workers are given training, sometimes in a formal classroom setting, other times in a more informal manner. They are taught the policies, procedures, and program regulations that they are expected to use to determine eligibility. If a formal training program is selected, a supervisor or senior eligibility worker usually provides follow-up on-the-job training.

In some jurisdictions, advancement can result in being given the authority to determine eligibility or additional responsibilities. Senior eligibility workers may train new personnel and can advance to a supervisory position. Some workers can advance to the job of social worker, although additional formal education, such as a bachelor's or master's degree, usually is needed.

Job Outlook

Overall employment of adjusters, investigators, and collectors is expected to grow faster than the average for all occupations over the 1998-2008 period. Most job openings, however, will result from the need to replace workers who transfer to other occupations or leave the labor force.

Projected growth rates vary considerably by occupation. Employment of insurance claim representatives is expected to grow about as fast as average as an increasing volume of insurance will result in more insurance claims. The need for life, health, home, and automobile insurance will increase as the population expands and people accumulate assets and take on family responsibilities. Also, new or expanding businesses will need protection for new plants and equipment and for insurance covering their employees' health and safety. Growth in the insurance industry will translate into job growth because many of the duties of claim representatives are not easily automated. Opportunities should be particularly good for claim representatives who specialize in complex business insurance such as marine cargo, workers' compensation, and product liability. Also, representatives with some medical knowledge will be in demand by health insurers and health maintenance organizations as these companies seek additional claim examiners to improve public relations.

Insurance processing occupations are expected to grow about as fast as average, with claim clerks growing faster than policy processing clerks. Unlike other clerical jobs that are declining in number, many policy processors have transformed into customer service representatives with a wider range of responsibilities. Because policy changes can now be entered directly into the computer as the policy change is being requested, the customer service representative is the best person to perform this service. Agencies, in particular, are hiring more customer service representatives to essentially run the office while the agents spend more time soliciting clients. Also, the growing number of insurance companies that sell policies directly to the public are hiring more customer service representatives to handle policy changes directly from clients. Although the job has become highly automated and the changes can be made more easily, a person is still required to enter the data. However, policy processors who perform mostly clerical duties and have no customer service role will decline as their job becomes increasingly automated and the industry strives for paperless transactions.

Medical facilities and independent claims processing companies are increasingly hiring claims clerks to handle routine medical claims. This will keep the number of claims clerks growing at an average rate through 2008. However, claims clerks working for insurance companies—particularly health insurance—will grow more slowly as their job becomes increasingly automated through the implementation of electronic claims processing software that minimizes claims handling. However, in property and casualty insurance, the job still requires contact with policyholders and is less subject to automation than other clerical positions.

Employment of adjustment clerks is expected to grow faster than average as business establishments place an increased emphasis on maintaining good customer relations. An important aspect of good customer service is resolving customers' complaints and inquiries in a friendly and timely fashion. Because much of their work involves direct communication with customers, demand for adjustment clerks is expected to keep pace with growth in the number of customers. In particular, catalog and Internet retailers, whose growth is expected to skyrocket over the next 10 years, will demand more adjustment clerks acting as customer service representatives to handle an increasing number of requests.

Bill and account collector jobs also are expected to grow much faster than average as the level of consumer debt rises and as more companies seek to improve their debt collection by contracting with third party collection agencies. Government agencies are increasingly using third party collection agencies to collect on everything from parking tickets to child support payments and overdue taxes. Contrary to the pattern in most occupations, employment of bill and account collectors tends to rise during recessions, reflecting the difficulty that many people have in meeting their financial obligations.

Employment of welfare eligibility workers and interviewers is expected to decline as many people move from welfare to work, and as State and local governments attempt to curb growth in their expenditures for public assistance. The need to replace workers who leave this occupation will be large, however, as this job has a high turnover rate.

Earnings

Earnings of adjusters, investigators, and collectors vary significantly. The median annual earnings for selected occupations in 1998 were as follows:

Insurance adjusters, examiners, and investigators	\$38,290
Welfare eligibility workers and interviewers	33,100
Insurance claims clerks	24,010
Insurance policy processing clerks	23,960
Bill and account collectors	22,540
Adjustment clerks	22,040

Workers in some occupations receive additional bonuses or benefits as part of their job. Adjusters are often furnished a cellular telephone and a company car or are reimbursed for use of their own vehicle for business purposes. Although many receive only a salary, some bill and account collectors receive commissions or bonuses in addition to salary, depending on how many cases they close.

Welfare eligibility workers and interviewers are twice as likely to belong to unions than workers in all occupations. In 1997, about 23 percent of all welfare eligibility workers and interviewers were union members, compared to 13 percent for all occupations. The two principal unions representing these workers are the American Federation of State, County, and Municipal Employees, and the Service Employees International Union.

Related Occupations

Insurance adjusters and examiners investigate, analyze, and determine the validity of their firm's liability concerning disability, illness, casualty, or property loss or damages. Workers in other occupations that require similar skills include cost estimators, budget analysts, and private investigators.

The work of bill and account collectors, adjustment clerks, and insurance processing clerks is similar to that of customer service

representatives, telemarketers, telephone interviewers, and other workers who deal with the public over the telephone.

The work of welfare eligibility workers is similar to that of social and human service assistants, financial aid counselors, loan and credit counselors, probation officers, and other workers who interview customers or clients.

Sources of Additional Information

General information about a career as a claim representative or an insurance processing clerk is available from the home offices of many life and property and liability insurance companies. Information about career opportunities in these occupations also may be obtained from:

☛ Insurance Information Institute, 110 William St., New York, NY 10038. Internet: <http://www.iii.org>

Information about licensing requirements for claim adjusters may be obtained from the department of insurance in each State.

For information about the Associate in Claims (AIC) designation, or the Introduction to Claims program, contact:

☛ Insurance Institute of America, 720 Providence Rd., P.O. Box 3016, Malvern, PA 19355-0716. Internet: <http://www.aicpcu.org>

Information on the Associate, Life and Health Claims designation can be obtained from:

☛ Life Office Management Association, 2300 Windy Ridge Pkwy., Atlanta, GA 30327-4308. Internet: <http://www.loma.org>

Information on the Certified Insurance Service Representative designation can be obtained from:

☛ The Society of Certified Insurance Service Representatives, P.O. Box 27028, Austin, TX 78755. Internet: <http://www.scic.com>

Career information on bill and account collectors is available from:

☛ American Collectors Association, Inc., P.O. Box 39106, Minneapolis, MN 55439-0106. Internet: <http://www.collector.com>

Employment information on welfare eligibility workers and interviewers is available at social service offices of municipal, county, and State governments.

Bank Tellers

(O*NET 53102)

Significant Points

- The projected decline in employment of tellers reflects cost cutting by banks and the growing use of banking technology to perform routine banking services.
- Many job openings will arise from replacement needs in this large occupation because turnover is high, little formal education is required, and the position offers relatively low pay.
- Applicants trained to provide a variety of financial services, along with those seeking part-time work, should have the best job prospects.

Nature of the Work

The bank teller is the person most people associate with a bank. Tellers make up 28 percent of bank employees, and conduct most of a bank's routine transactions. Among their responsibilities are cashing checks, accepting deposits and loan payments, and processing withdrawals. They may also sell savings bonds, accept payment for customers' utility bills and charge cards, process necessary paperwork for certificates of deposit, and sell travelers' checks. Some tellers specialize in handling foreign currencies or commercial or business accounts.

Being a teller requires a great deal of attention to detail. Before cashing a check, a teller must verify the date, bank name, identification of the person to receive payment, and legality of the document. They must also make sure that written and numerical amounts agree and that